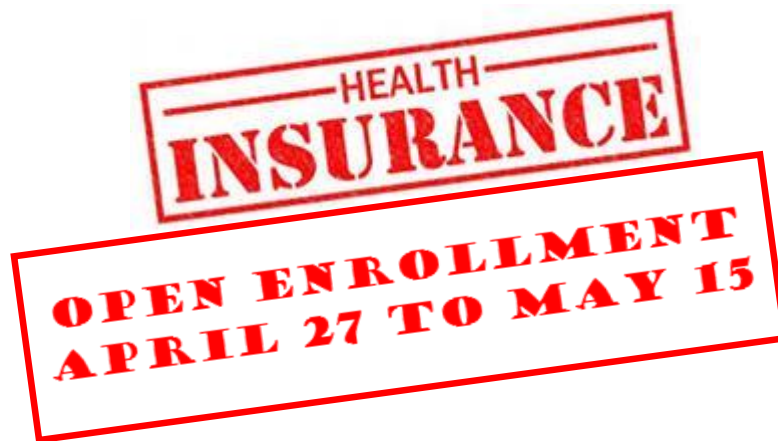




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**Attention: All Benefit Eligible Employees**

The annual open enrollment period begins Monday, April 27, 2015 and will continue through Friday, May 15, 2015. Coverage changes made during this time will be effective July 1, 2015. During this period, you will have the opportunity to enroll into or waive the health benefits, change your current plan to one of the other options offered, add or drop dental, [prescription](#), and/or vision coverage, and make changes to your covered dependents. Attached is the new benefit rates sheet (only prescription coverage has increased at this time), a comparison of the available medical plan options, enrollment change forms, and plan summaries for each benefit. A 2015-2016 benefit contributions calculator are available on the Millville Public Schools website.

**\*\*PLEASE NOTE\*\***

- You will need to complete an enrollment form to make any changes. The only changes that can be made outside of the annual open enrollment period are life event

changes (birth, divorce, death, marriage, civil union, or loss of other coverage) which must be made within 30 days of the event.

- A 2015-2016 waiver form is attached should you wish to opt out of all benefits. In order to opt out, you will also need to submit proof of alternate health insurance coverage along with your signed waiver form. A new waiver form is required for each year you wish to waive benefits. If you recently completed a waiver, it was for the 2014-2015 school year, and you will now need to complete one for the 2015-2016 school year.
- If you do not wish to make any changes, no action is required.
- The Core A and Core B lower cost optional plans are the low cost options required to be offered under Chapter 78.
- Federal Health Care Reform allows for continued coverage for dependents up to the end of the calendar year in which they turn 26. However, these rules only apply to health and prescription plans, not dental and vision.
- Unpaid Leave of Absences - In accordance with Chapter 78 of the Health Care Reform Bill, any employee taking an unpaid leave of absence will be required to continue making their usual health benefit contributions throughout their leave.
- All enrollment change forms and waivers must be received by the payroll office no later than May 15, 2015. Any forms received after May 15<sup>th</sup> **WILL NOT** be processed.

Please feel free to contact Allen Associates for any questions regarding any of the plan designs. Benefit specialists are available 8:00AM-5:00PM, Monday through Friday, at 856-692-2250 or 800-442-5536.

For those wishing to enroll into flexible spending, open enrollment is in effect until June 12<sup>th</sup>. Please contact Maryann Meyers for more information (maryann\_meyers@us.aflac.com)

You can also contact Leslie Morello in the payroll / Benefits Department at:  
856-327-6009